

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: HERSTINE WRIGHT

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Case No.: 07-14534

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2007.
- 2) This case was confirmed on 10/31/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/16/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/03/2008, 12/03/2009.
- 5) The case was dismissed on 01/14/2010.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 32
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,200.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 10,834.81
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 10,834.81</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,814.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 786.57
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,600.57**

Attorney fees paid and disclosed by debtor **\$ 686.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NATIONAL CAPITAL MGM	SECURED	4,200.00	4,737.98	4,200.00	2,735.52	576.72
NATIONAL CAPITAL MGM	UNSECURED	697.00	.00	537.98	.00	.00
TOYOTA MOTOR CREDIT	SECURED	6,159.00	6,314.05	6,159.00	2,433.98	941.69
WELLS FARGO HOME MOR	SECURED	78,861.00	73,511.69	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	NA	9,809.20	9,809.20	546.33	.00
AFNI INC	UNSECURED	210.00	NA	NA	.00	.00
AMERICAN EXPRESS CEN	UNSECURED	50.00	50.00	50.00	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	68.00	68.76	68.76	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	24,252.00	24,739.74	24,739.74	.00	.00
DEPENDON COLLECTION	UNSECURED	131.00	NA	NA	.00	.00
IC SYSTEM	UNSECURED	60.00	61.32	61.32	.00	.00
ILLINOIS COLLECTION	UNSECURED	306.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	818.00	818.39	818.39	.00	.00
NICOR GAS	UNSECURED	101.00	NA	NA	.00	.00
OSI COLLECTION SERVI	UNSECURED	394.00	NA	NA	.00	.00
OSI COLLECTION SERVI	UNSECURED	22.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	164.00	140.96	140.96	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,990.00	3,990.17	3,990.17	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,457.00	1,483.13	1,483.13	.00	.00
COLUMBUS BANK & TRUS	UNSECURED	905.00	NA	NA	.00	.00
US DEPARTMENT OF EDU	UNSECURED	1,739.00	14,551.76	1,451.76	.00	.00
VERIZON WIRELESS	UNSECURED	385.00	385.46	385.46	.00	.00
WORLD FINANCIAL NETW	UNSECURED	521.00	521.65	521.65	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RESURGENCE FINANCIAL	UNSECURED	NA	14,236.73	14,236.73	.00	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	UNSECURED	NA	.00	155.05	.00	.00
IC SYSTEM	UNSECURED	300.00	300.00	300.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	9,809.20	546.33	.00
Debt Secured by Vehicle	10,359.00	5,169.50	1,518.41
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	20,168.20	5,715.83	1,518.41
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	48,941.10	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,600.57	
Disbursements to Creditors	\$ 7,234.24	
<b>TOTAL DISBURSEMENTS:</b>		\$ 10,834.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.